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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourse	elf	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Maria	
Write the name that is on		First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Thomas Last name	Last name
Bring your picture	Last Harro	Edot Hario
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the las		First name
8 years	Mi della pagga	Middleness
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social	S XXX - XX- 6198	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification numb	9 xx - xx-	9 xx - xx-
(ITIN)	-	

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D	ebtor 1 Marla First Name	I homas Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7752 S Lowe Ave Number Street	Number Street
		Chicago Illinois 60620 City State Zip Code	City State Zip Code
		Cook	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City. Chair. Tip Chair.	Other Tie Code
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Marla			Case number (if know)	n)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description Bankruptcy (Form B2010)). Also, of Chapter 7 Chapter 11 Chapter 12 Chapter 13			
8.	How you will pay the fee	more details about how you cashier's check, or money o may pay with a credit card of a line of the lin	a may pay. Typically, if your der If your attorney is or check with a pre-printed stallments. If you choose any Fee in Installments (Oraived (You may request ed to, waive your fee, an applies to your family signals in must fill out the Applic	ou are paying the submitting your ped address. this option, sign official Form 103A this option only it d may do so only ze and you are un	ne clerk's office in your local court for fee yourself, you may pay with cash, payment on your behalf, your attorney and attach the <i>Application for</i> and are filing for Chapter 7. By law, a if your income is less than 150% of hable to pay the fee in installments). If a Chapter 7 Filing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	ct of Illinois When When When	MM / DD / YYYY MM / DD / YYYY	Case number 16-bk-15981 Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	No. Go to line 12.	atement About an Eviction		ou want to stay in your residence? You (Form 101A) and file it with

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Debtor 1 Marla Thomas Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Marla
 Thomas
 Case number (if known)

 Last Name
 Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		Abou	t Debtor 2 (Sp	oouse Only in a Joint Case):	
15.	Tell the court	You must check one:		You m	nust check one:		
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	Co file	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	
	The law requires that you receive a briefing		the certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.	
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ring from an approved credit ncy within the 180 days before I optcy petition, but I do not have a mpletion.	Co file	unseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.	
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	yo		er you file this bankruptcy petition, opy of the certificate and payment	
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	fro ok m	om an approve otain those ser ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I et, and exigent circumstances emporary waiver of the	;
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	re eff un wh	quirement, attac forts you made nable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	t
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	wi		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	
		receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	re mı wi	ceive a briefing ust file a certifica th a copy of the	afied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if anyo, your case may be dismissed.	
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit ause of:		m not require ounseling beca	d to receive a briefing about credi ause of:	t
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	ab	out credit cour	are not required to receive a briefin iseling, you must file a motion for ounseling with the court.	g

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Debtor 1 Marla Thomas Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Marla Thomas Signature of Debtor 1 Signature of Debtor 2 Executed on _ 12/12/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Marla		Thomas	Case number (if I	known)	
First Name	Middle Name	Last Name			
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) ab d States Code, and have expla lso certify that I have delivere	ained the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, co	ertify that I
represented by an	have no knowledge after	r an inquiry that the i	nformation in the sched	ules filed with the petition is i	ncorrect.
attorney, you do not	· ·	, ,		·	
need to file this page.	/s/ Alex Nohr		Date	12/12/2016	
	Signature of Attorney	for Debtor		M / DD / YYYY	
	,				
	Alex Nohr				
	Printed name				
	Semrad Law Firm				
	Firm name				
	11101 S. Western Av	enue			
	Street				
	Chicago		Illinois	60643	
	City		State	Zip Code	
	Contact phone	3122543168	Email address	ANohr@SemradLaw.com	
	Bar number		State		

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Marla		Thomas	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Glate)	

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	\$8,925.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$8,925.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,925.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$18,545.00

3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$56,250.10
Your total liabilities	\$74,795.10
Summarina Vaur Income and Evennes	
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$1,766.57
·	\$1,766.57

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Thomas Debtor 1 Marla _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,112.43 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$51,577.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$51,577.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identif	y your case:			
Dalata u 1	Marila		Theorem		
Debtor 1	Marla First Name	Middle N	Thomas Name Last Name		
Debtor 2			2451.144.116		
(Spouse, if fil	First Name	Middle N	Name Last Name		
United Sta	ates Bankruptcy Court	for the: Northern	District of Illinois (State)		
Case num (If known)	ber				
Officia	ıl Form 106A	/B			Check if this is an amended filing
Sched	dule A/B: P	roperty			12/1
category v responsibl write your	where you think it fit e for supplying corre name and case nun	s best. Be as complete a ect information. If more s nber (if known). Answer e	ist an asset only once. If an asset fits in more ind accurate as possible. If two married people pace is needed, attach a separate sheet to the very question. nd, or Other Real Estate You Own or Ha	e are filing together, both a nis form. On the top of any	are equally
	No. Go to Part 2	gai or equitable interest	in any residence, building, land, or similar pro	operty?	
✓	No. Go to Part 2				
	Yes. Where is the pro	perty?			
			What is the property? Check all that apply.		claims or exemptions. Put
1.1	Street address if avail	lable, or other description	Single-family home		ured claims on Schedule D: aims Secured by Property.
	Olicet address, ii ava	iable, or other accomption	Duplex or multi-unit building		
			Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
			Manufactured or mobile home		
	No combana Chunat		Land		
	Number Street		Investment property	Describe the nature of interest (such as fee s	
			Timeshare	the entireties, or a life	
	City St	ate Zip Code	Other		
			Who has an interest in the property? Check one.	Check if this is co (see instructions)	ommunity property
			Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about thi property identification number:	is item, such as local	
If you	own or have more tha	an one list here:	property radiiting and maintenance		
, 5 u		5115, 1151 1151 51	What is the property? Check all that apply.	Do not deduct secured	claims or exemptions. Put
1.2	-		Single-family home	the amount of any secu	red claims on Schedule D:
	Street address, if avai	lable, or other description	Duplex or multi-unit building	Creditors vvno Have Cia	aims Secured by Property.
			Condominium or cooperative	Current value of the	Current value of the
			Manufactured or mobile home	entire property?	portion you own?
			Land		
	Number Street		Investment property	Describe the nature of	
			Timeshare	interest (such as fee s the entireties, or a life	
	City St	ate Zip Code	Other		
			Who has an interest in the property? Check	Check if this is co (see instructions)	ommunity property
			one.	\sqcup	
			Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about thi property identification number:	s item, such as local	

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Debtor 1	Marla First Name	Middle Name	Thomas Last Name	Case number	(if known)	
1.3	et address, if available, or ot		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee sthe entireties, or a life	imple, tenancy by
		[] [] [] 0	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	other	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for a rite that number he		ding any entrie	s for pages	
Do you ov		equitable interest	in any vehicles, whether they are			
	ans, trucks, tractors, sport ut		also report it on Schedule G: Executor cycles	y Contracts and	Unexpired Leases.	
3.1	Make Model: Year:	Hyundai Elantra 2013	Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage: Other information: 2013 Hyundai Elantra	51000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community		Current value of the entire property? \$7975.00	Current value of the portion you own? \$7975.00
3.2	Make Model: Year:		who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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otor 1	Marla			ise number	(if known)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	her	the amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:		who has an interest in the property? one. Debtor 1 only	Check	the amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and anoth Check if this is community proper			
		•	instructions)	and acces		
Exar	nples: Boats, trailers, motors, p No Yes	•	r recreational vehicles, other vehicles, fishing vessels, snowmobiles, motorcycle	and acces	s	claims or exemptions. F
Exar	nples: Boats, trailers, motors, procession of trailers, motors	•	r recreational vehicles, other vehicles, fishing vessels, snowmobiles, motorcycle Who has an interest in the property? one. Debtor 1 only	and acces		red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors, p No Yes Make Model:	•	r recreational vehicles, other vehicles, fishing vessels, snowmobiles, motorcycle Who has an interest in the property? one.	and accessories Check	S Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	•	r recreational vehicles, other vehicles, fishing vessels, snowmobiles, motorcycle Who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	and accessories check her	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims on Schedule ims Secured by Propert value of the portion you own?
4.1	Make Model: Other information: Make Model: Make Approximate mileage: Make Model:	•	r recreational vehicles, other vehicles, fishing vessels, snowmobiles, motorcycle Who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this is community proper instructions) Who has an interest in the property? one.	and accessories check her	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule ims Secured by Propert value of the portion you own?

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Debtor 1 Marla Thomas Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods and Furniture \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$775.00 for Part 3. Write that number here

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Debt	or 1 Marla		Thomas	Case number (if known)	
	First Name	Middle Name	Last Name		·
Part 4	Describe Your	Financial Assets			
Doy	you own or have a	ny legal or equitable interes	t in any of the following	g?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (ave in your wallet, in your home, i	n a safe deposit box, and or	n hand when you file your petition	
				Cash:	\$25.00
17.	Examples: Checking,	savings, or other financial account nstitutions. If you have multiple ac		ares in credit unions, brokerage houses, ution, list each.	
	✓ No Yes		Institution name:		
		17.1. Checking account:			
		17.2. Checking account:	 		
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		, or publicly traded stocks s, investment accounts with broke	rage firms, money market a	ccounts	
	Yes	Institution or issuer name:			
19.	an LLC, partnership,		ated and unincorporated	businesses, including an interest in	
	Yes. Give specific information about them			% of ownership:	

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Dep.	tor 1 Maria	KA: al -U - K1	Ihomas	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial			
		include personal checks, cashiers' ents are those you cannot transfe			
		ents are those you cannot transfe	to someone by signing	g of delivering them.	
	✓ No				
	Yes. Give specific information about	Issuer name:			
	them	issuer name.			
					_
					-
21	Retirement or pension	200011111			
21.			, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
			-		. —
		Retirement account:			_
		Keogh:			
		Additional account:			
		Additional account:			
22.	Security deposits and				
		d deposits you have made so that with landlords, prepaid rent, public			
	companies, or others	with landiords, prepaid fent, public	dullilles (electric, gas, w	rater), telecommunications	
	✓ No		Institution name:		
	Yes	Electric:			
			_		-
		Gas:			-
		Heating oil:			_
		Security deposit on rental unit:			
		Prepaid rent:			_
		Telephone:			-
		Water:			
		Rented furniture:			_
		Other:			_
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No				
	Yes	Issuer name and description:			
					<u> </u>

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Debt	or 1 Marla		Thomas	Case number (if known)	
0.4	First Name	Middle Na			
24.	26 U.S.C. §§ 530(b)(1		unt in a qualified ABLE program, or un)(1).	ider a qualified state fultion program.	
	No Instituti	on name and descripti	ion. Separately file the records of any inter	rests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or f exercisable for your	•	operty (other than anything listed in li	ne 1), and rights or powers	
	✓ No Yes. Describe				
26.			ecrets, and other intellectual property proceeds from royalties and licensing ag		
	✓ No				
	Yes. Describe				
27.	Licenses, franchises,	_	_		
	No No	itilits, exclusive licerise	es, cooperative association holdings, liquo	or licenses, professional licenses	
	Yes. Describe				
Mor	ney or property owe	ed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owe				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owed to y No Yes. Give specific in about them, i	you nformation including whether		Federal:	portion you own? Do not deduct secured claims or exemptions. \$0.00
	Tax refunds owed to y No Yes. Give specific in about them, i	nformation including whether illed the returns		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to y No Yes. Give specific in about them, if you already find and the tax your sample.	nformation including whether iled the returns ears		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific in about them, i you already fi and the tax you Family support Examples: Past due or leading to the second	nformation including whether iled the returns ears	ousal support, child support, maintenanc	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific in about them, if you already find and the tax your sample.	nformation including whether iled the returns ears	ousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific in about them, if you already fit and the tax your support to the	nformation including whether iled the returns ears	ousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific in about them, if you already fit and the tax your support to the	nformation including whether iled the returns ears	ousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to y No Yes. Give specific in about them, if you already fit and the tax your support to the	nformation including whether iled the returns ears	ousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to y No Yes. Give specific in about them, if you already fit and the tax your support Examples: Past due or limit No Yes. Give specific in	nformation including whether iled the returns ears	ousal support, child support, maintenanc	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y ✓ No Yes. Give specific in about them, in your already find and the tax your specific in a specific in the standard specific in the s	nformation including whether iled the returns ears	ousal support, child support, maintenance payments, disability benefits, sick pay, va	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y ✓ No Yes. Give specific in about them, in your already find and the tax your specific in a specific in the standard specific in the s	nformation including whether iled the returns ears	payments, disability benefits, sick pay, va	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific in about them, if you already fit and the tax your specific in the second se	nformation including whether iled the returns ears	payments, disability benefits, sick pay, va	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Marla		Thomas	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance pol Examples: Health, disability,		th savings account (HSA); credit, he	omeowner's, or renter's insurance	
	Yes. Name the insurance of each policy and list in		Company name:	Beneficiary:	Surrender or refund value:
32.	property because someone No	a living trust, expect p		y, or are currently entitled to receive	
33.			ou have filed a lawsuit or made a rance claims, or rights to sue	a demand for payment	
	No Yes. Describe		· · ·		
34.	Other contingent and unl to set off claims	iquidated claims of o	every nature, including counterc	elaims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	lid not already list			
	Ves. Describe				
36.		-	Part 4, including any entries for		\$25.00
Part	5: Describe Any Busin	ness-Related Prop	oerty You Own or Have an In	nterest In. List any real estate in Part	: 1 .
37.	Do you own or have any lo	egal or equitable int	erest in any business-related pro	operty?	
	No. Go to Part 6. Yes. Go to line 38.			р С	Current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or c	ommissions you alre	ady earned		
	Yes. Describe				
39.	Office equipment, furnish Examples: Business-related		modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elect	ronic devices
	No Yes. Describe				

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Debt	tor 1 Marla	Thomas	Case number (if known)	
1.0	First Name Middle Nam			
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your t	trade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	.∡ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	radine of office.	70 of ownership.	
	information about them			
				<u> </u>
43. C	Customer lists, mailing lists, or other compile	ations		-
	✓ No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.S.	C. § 101(41A))?	
	No No			
	Yes. Describe			
44.	Any business-related property you did not a	ılready list		
	✓ No			
	Yes. Give specific			
	information			<u> </u>
				
	dd the dollar value of all of your entries from			
or Pa	art 5. Write that number here			
Part	6: Describe Any Farm- and Commerc		ou Own or Have an Interest In.	
	If you own or have an interest in farmland, list i	t in Part 1.		
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial f	fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

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Debt	tor 1 Marla First Name	Middle Name	Thomas Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equip No Yes. Describe	oment, implements, machinery, fixtu	res, and tools of trade		
50		lies, chemicals, and feed			
50.		nes, chemicais, and leed			
	Yes. Describe				
51.	Any farm- and comme	 rcial fishing-related property you did	I not already list		
	✓ No				
	Yes. Describe				
		Il of your entries from Part 6, includi r here		you have attached	
Part 1		perty You Own or Have an Inte		ot List Above	
53.		perty of any kind you did not already s, country club membership	list?		
	No				\$150.00
	Yes. Give specific information	Prepaid Debit Card: Elite			φ130.00
54. A	dd the dollar value of a	I of your entries from Part 7. Write t	hat number here		•
					\$150.00
55. F		Fach Part of this Form		>	
F.C	part 2 total vehicles, lin	. F			
			\$7975.00		
	-	nd household items, line 15	\$775.00		
	Part 4: Total financial as		\$25.00		
	Part 5: Total business-r				
		fishing-related property, line 52			
	Part 7: Total other prop		\$150.00		
62.1	Total personal property	Add lines 56 through 61	\$8925.00	Copy personal property total	+ \$8925.00
63. T	otal of all property on S	schedule A/B. Add line 55 + line 62			\$8925.00

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Marla		Thomas
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	Identify the Property You Clair	n as Exempt					
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.				
You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Misc.Household Goods and Furniture Line from Schedule A/B: 06	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Brief description: Misc. Electronics Line from Schedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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Debtor 1 Marla **Thomas** Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$225.00 description: **✓** \$225.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(c); 735 ILCS \$7,975.00 5/12-1001(b) description: **✓** Hyundai Elantra, 2013, 100% of fair market value, up to any 2013 Hyundai Elantra applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$150.00 description: **✓** \$150.00 **Prepaid Debit Card: Elite** 100% of fair market value, up to any Line from

applicable statutory limit

Schedule A/B:

53

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			Do	ocument Page 22 of	72		
Fill in	this information	to identify your ca	ase:				
Debto		a Name	Middle Name	Thomas Last Name			
Debto (Spous	or 2	Name	Middle Name	Last Name			
United	d States Bankrup	otcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number /n)			(State)			
Offi	icial For	m 106D					Check if this is an amended filing
Scl	nedule l	D: Credite	ors Who Ha	ve Claims Secur	ed by Prop	ertv	12/15
1. [No. Check ✓ Yes. Fill in a	ors have claims se		rty? with your other schedules. You ha	ave nothing else to rep	ort on this form.	
2.	List all secure separately for e	ach claim. If more th	han one creditor has a par	cured claim, list the creditor rticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Number IRVING Te City Sta Who owes the ✓ Debtor 1 o Debtor 2 o Debtor 1 a At least on	Street xas 75062 te ZIP Code debt? Check one. only only only end Debtor 2 only e of the debtors	2013 Hyundai Elantra As of the date you file Contingent Unliquidated Disputed Nature of lien. Check and agreement you car loan) Statutory lien (such	made (such as mortgage or secured		\$7,975.00	<u>\$10,570.0</u> 0
		his claim relates nunity debt	Judgment lien from Other (including a r	right to offset)			
	incurred		Last 4 digits of accou	int number			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$18,545.00

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Fill in this info	rmation to identify your o	ase:			
Debtor 1	Marla		Thomas		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					
	1005/5				Check if this is an amended filing
Official F	orm 106E/F				Officer in this is all differenced filling
Sched	ule E/F: Cre	editors Who	Have Unsec	ured Claims	12/1
other party to Form 106A/B) claims that ar	any executory contract and on Schedule G: Exe e listed in Schedule D: (s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim	t could result in a claim. A expired Leases (Official Fo is Secured by Property. If m	Iso list executory contracts rm 106G). Do not include ar lore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured the Part you need, fill it out, number rite your name and case number (if
Part 1: List	All of Your PRIORIT	Y Unsecured Claims			
1. Do any o	reditors have priority u	secured claims against	you?		-
✓ No.	Go to Part 2.				
Yes					
listed, ide	entify what type of claim it	is. If a claim has both prior	ity and nonpriority amounts,	list that claim here and show b	arately for each claim. For each claim both priority and nonpriority amounts.

Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

Priority

amount

Nonpriority

amount

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Debtor 1 Marla Thomas Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **CCSI** \$605.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO BOX 10428 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Merrillville Indiana 46411 State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes City of Chicago - Dep't of Revenue \$2,793.14 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88292 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60608 Chicago State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Parking Tickets Is the claim subject to offset? **✓** No Yes 4.3 ComEd \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes

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Debtor 1 Marla Thomas Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Part 2	Your NONPRIORITY Unsecured Claims - Continuat	ion Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CUSTOM COLL SRVS INC	Last 4 digits of account number 2108	\$384.00
	Nonpriority Creditor's Name 55 EAST 86TH AVE STE D	When was the debt incurred? 9/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	MERRILLVILLE Indiana 46411	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	브	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA; CHAPTER 13	
	Yes		
4.5	CUSTOM COLL SRVS INC	Last 4 digits of account number 2106	\$181.00
	Nonpriority Creditor's Name	When was the debt incurred? 9/1/2013	
	55 EAST 86TH AVE STE D Number Street		
		As of the date you file, the claim is: Check all that apply.	
	MERRILLVILLE Indiana 46411	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA; CHAPTER 13	
	Yes		
4.6	Peoples Gas Light & Coke Co.	Lost 4 digito of account number	\$474.96
	Nonpriority Creditor's Name	Last 4 digits of account number When was the debt incurred? n/a	
	200 E. Randolph St. Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60601	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify Gas Bills	
	Is the claim subject to offset?	✓ Other. Specify Gas Bills	
	✓ No		
	Yes		

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Debtor 1 Marla Thomas Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 SOURCE RECEIVABLES MAN \$135.00 Last 4 digits of account number Nonpriority Creditor's Name 4615 DUNDAS DR STE 102 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated North Carolina 27407 GREENSBORO State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes 4.8 US DEPT OF ED/GLELSI \$25,602.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/1/2010 2401 INTERNATIONAL LN Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON 53704 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? **✓** No Yes US DEPT OF ED/GLELSI 4.9 \$13,352.00 Last 4 digits of account number _ 1577 Nonpriority Creditor's Name 6/1/2009 When was the debt incurred? 2401 INTERNATIONAL LN Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53704 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify

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Debtor 1	Marla First Name	Middle Name	Thomas Last Name	Case number (if known)	
Part 2:	Your NONPRIORITY Uns	ecured Claims - Conti	nuation Page		
,	After listing any entries on this	s page, number them beg	inning with 4.5, foll	owed by 4.6, and so forth.	Total claim
1	US DEPT OF ED/GLELSI Nonpriority Creditor's Name 2401 INTERNATIONAL LN Number Street		When was t	s of account number 0577 the debt incurred? 11/1/2008 ate you file, the claim is: Check all that apply.	\$12,623.00
	MADISON Wiscon City State Who incurred the debt? Check ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this claim relates s the claim subject to offset? ✓ No Yes	Zip Code one. nd another	Student Obligation	dated NPRIORITY unsecured claim: loans ons arising out of a separation agreement or divorated not report as priority claims o pension or profit-sharing plans, and other similar	

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Debtor 1 Marla **Thomas** Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 W JACKSON BLVD S-400 of (Check Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO 60604 Illinois Last 4 digits of account number City State Zip Code IL Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? 2701 S. Dirksen Parkway Line 4.2 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Springfield Illinois 62723 Last 4 digits of account number

State

Zip Code

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Debtor 1 Marla Thomas Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add tl	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	statistical reporting purposes only. 28 U.S.C. §159.	
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$51,577.00	
irom Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$4,673.10	
	6i Total Add lines 6f through 6i	ei.	\$56,250.10	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Marla		Thomas	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois(State)	
Case number			(Giais)	
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		D(cument rage	31 01 72
Fill in this in	nformation to identify your	case:		
Debtor 1	Marla		Thomas	
Dalata	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the	e: Northern	District of Illinois	
Case numb	er		(State)	
(Check if this is an
Ott: 0: 0	d Cower 100U			amended filing
Officia	al Form 106H	<u>-</u>		
Sched	ule H: Your Co	debtors		12/15
1. Do you	lo 'es	you are filing a joint case, do	·	•
Idaho,	Louisiana, Nevada, New M	exico, Puerto Rico, Texas, W		(Community property states and territories include Arizona, California, .)
	lo. Go to line 3. 'es. Did vour spouse, form	mer spouse, or legal equiva	elent live with you at the ti	me?
	No	nei spouse, oi legal equiva	dent live with you at the ti	me:
Ľ		nity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse	, former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Coc	de
	•	-	•	f your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this information to identif	y vour case.				
	y your caoo.	T			
Debtor 1 Marla First Name	Middle Name	Thomas Last Nar	ne		al. Walitation
Debtor 2					eck if this is:
(Spouse, if filing) First Name	Middle Name	Last Nar	ne		An amended filing
United States Bankruptcy Court for	r <u>Northern</u>	District of Illino	ois		A supplement showing post-petition chapter 1 expenses as of the following date:
the: Case number		(Sta	te)		expenses as or the following date.
(If known)				-	MM / DD / YYYY
Official Form 106I					
Schedule I: Your II	ncome				12/1
information about your spouse	. If you are separated and did, attach a separate she ery question.	d your spouse	is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employment		Debtor 1			Debtor 2
information.					
If you have more than one job,	Employment status	✓ Employe	ed		Employed
attach a separate page with information about additional		Not Emp	oloyed		Not Employed
employers.	Occupation				
Include part time, seasonal, or	Employer's name	Dollar Tree			
self-employed work.	Employer's address	500 Volvo P	arkway		
Occupation may include student or homemaker, if it applies.	upation may include student Number Str				Number Street
		Chesapeake	Virginia	23320	
		City	State	Zip Code	City State Zip Code
	How long employed there?	1 month			
Part 2: Give Details About	Monthly Income				
spouse unless you are separated	•	•			write \$0 in the space. Include your non-filing
If you or your non-filing spouse ha more space, attach a separate sh		combine the in			or that person on the lines below. If you need For Debtor 2 or
			For D	Debtor 1	non-filing spouse
 List monthly gross wages, sa deductions.) If not paid month be. 	• • • • • • • • • • • • • • • • • • • •		2.	\$2,309.49	
3. Estimate and list monthly ov	ertime pay.	;	3	+ \$0.00	
4. Calculate gross income. Add	I line 2 + line 3.	4	1.	\$2,309.49	

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Debtor 1 Maria	Thomas	Case number (if		
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$2,309.49		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$542.92		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:		\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5h.	-	\$542.92		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	e 4. 7	\$1,766.57		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	d 8a	\$0.00		
8b. Interest and dividends	8b	\$0.00		
8c. Family support payments that you, a non-filing spouse, or dependent regularly receive	r a			
Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	e, 8c	\$0.00		
8d. Unemployment compensation	8d	\$0.00		
8e. Social Security	8e	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any noncash assistance that you receive, such as food stamps (benefit under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		* 0.00		
O. Berter and the second	8f	\$0.00		
8g. Pension or retirement income	8g	\$0.00		
8h. Other monthly income. Specify:	8h. + _	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9. <u> </u>	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	10	\$1,766.57 +	=	\$1,766.57
11. State all other regular contributions to the expenses that you include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or and	r household, your de	ependents, your roomm		
Specify:	and that die not ave		11. +	\$0.00
				Ψ0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical Science 10 to				\$1,766.57
				Combined monthly income
 Do you expect an increase or decrease within the year after No. 	you file this form?			
Yes. Explain:				
L 165. Expiairi.				

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		Do	cument Page 34 c	of 72		
Fill in this infor	mation to identify yo	our case:				
Debtor 1	Marla		Thomas			
Dobtor 0	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	j	
United States B	ankruptcy Court for	the: Northern	District of Illinois (State)	A supplement she expenses as of the		-petition chapter 13 date:
Case number (If known)				. MM / DD / YYYY		
	Form 106	_				12/15
Be as complete information. If i (if known). Ans	and accurate as	cossible. If two married peopleded, attach another sheet to to to to to the control of the contr	e are filing together, both are e his form. On the top of any add			ct
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live in	a separate household?				
	No					
-	┛ TYes. Debtor 2 mu	ıst file Official Forms 106J-2, <i>Ex</i>	penses for Separate Household o	f Debtor 2.		
2. Do you have	= e dependents?	No				
Do not list D Debtor 2.		Yes. Fill out this information f each dependent	Dependent's relationship Debtor 1 or Debtor 2	to Dependent's age	Does der with you	pendent live ?
	enses include people other	No				
than yourself and dependents	d your	Yes				
		ng Monthly Expenses				
_	f a date after the b		ss you are using this form as a supplemental Schedule J, chec			•
	•	on-cash government assistan led it on <i>Schedule I: Your Inco</i>	-			Your expenses
	or home ownershi		. Include first mortgage payments	s and	4.	\$300.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Marla Thomas Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last Name			
				Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans		5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural ga	as		6a.	\$0.00
6b. Water, sewer, garbage co	llection		6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services		6c.	\$100.00
6d. Other. Specify:		<u>_</u>	6d	\$0.00
7. Food and housekeeping sup	pplies		7.	\$300.00
8. Childcare and children's ed	ucation costs		8.	\$0.00
9. Clothing, laundry, and dry o	leaning		9.	\$100.00
10. Personal care products ar	d services		10.	\$51.00
11. Medical and dental expen	ses		11.	\$40.00
12. Transportation. Include gas Do not include car payment			12.	<u>\$250.00</u>
13. Entertainment, clubs, reci	eation, newspapers, magazines, and books		13.	\$0.00
14. Charitable contributions a	nd religious donations		14.	\$0.00
15. Insurance. Do not include insurance dec	ucted from your pay or included in lines 4 or 20.			
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$125.00
15d. Other insurance. Specify	<u>/:</u>		15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.			
Specify:			16	\$0.00
17. Installment or lease paym	ents:		10	
17a. Car payments for Vehicl			17a	\$0.00
17b. Car payments for Vehic	e 2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
	maintenance, and support that you did not repo	rt as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).		18.	
	to support others who do not live with you.			
Specify:		Nahadula I. Varra Ingarra	19.	\$0.00
20. Other real property expens 20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on S perty	ocheuule I: 1 our Income.	20a	\$0.00
20b. Real estate taxes.	F J		20a 20b	\$0.00
20c. Property, homeowner's	or renter's insurance			
20d. Maintenance, repair, and			20c	\$0.00
20e. Homeowner's association			20d	\$0.00
206. Homeowner 5 association	on on domainment dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Marla	Thomas	Case number (if known)	
First Name Middle Name	Last Name		
21.Other. Specify:			21 \$0.00
22. Calculate your monthly expenses.			\$1,266.00
22a. Add lines 4 through 21.			\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), it	any, from Official Form 106J-2		\$1,266.00
22c. Add line 22a and 22b. The result is your monthl	y expenses.	2	22.
23. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) f	rom Schedule I.	2	3a \$1,766.57
23b. Copy your monthly expenses from line 22 above	э.	2	3b \$1,266.00
23c. Subtract your monthly expenses from your mon	thly income.		\$500.57
The result is your monthly net income.		2	3c
24. Do you expect an increase or decrease in your expert to finish paying for your mortgage payment to increase or decrease because No Yes Explain here: Debtor resides with her mother and contains the power of	car loan within the year or do your of a modification to the terms of y	u expect your	

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Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Marla		Thomas	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number				

Official Form 106Dec

Check if this is an
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?									
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and							
×	/s/ Maria Thomas	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 12/12/2016	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Fill in this infor	mation to identify your	case:		
Debtor 1	Marla		Thomas	
	First Name	Middle Name	Last Name	Check if this is:
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement showing post-petition c expenses as of the following date:
Case number (If known)			(5.5.5)	

Official Form 106J-2

Schedule J-2: Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Your Household
1.Do you	and Debtor 1 maintain separate households?
□ N	o. Do not complete this form.
☐ Y	es.

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Fill ir	n this in	formation to identify	your case:						
Debt	tor 1	Marla First Name		Middle Na	Thomas me Last Na		_		
Debt (Spot	tor 2 use, if filing	First Name		Middle Na	me Last Na	me	_		
Unite	ed State	s Bankruptcy Court fo	or the: Nor	thern	District of Illin		_		
Case (If kno	e numbe	er			(St	ate)	_		
	•	l Form 107	7						Check if this is a amended filing
			_	ffaire fo	r Individuals	Eiling fo	r Bankru	ıntev	12/1
Be as	s comp mation	olete and accurate	as possibl needed, at	e. If two man	ried people are filing	together, bo	th are equally i	responsible for s	
Part	1: Gi	ive Details About	Your Mari	ital Status aı	nd Where You Live	d Before			
1.	What	is your current mar	tal status?						
		Married Not married							
2.	Durin	g the last 3 years, h	ave you live	ed anywhere o	ther than where you	live now?			
	Ľ.	√es. List all of the pla	ces you live	ed in the last 3	years. Do not include	where you live	e now.		
	C	Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
						Same	as Debtor 1		Same as Debtor 1
	<u>N</u>	Number Street			From	Number St	reet		From
	ō	City State	e Zip	Code		City	State	Zip Code	
						Same	as Debtor 1		Same as Debtor 1
	<u>N</u>	Number Street			From	Number St	reet		From
	<u> </u>	Dity State	e Zip	Code		City	State	Zip Code	
3.	and terr	<i>ritories</i> include Arizona	, California,	Idaho, Louisiar	use or legal equivalen na, Nevada, New Mexic odebtors (Official Forn	o, Puerto Rico, ⊺			ommunity property states

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Debte	or 1	Marla	Thoma		number (if known)			
		First Name Middle	e Name Last Na	me				
Part :	2:	Explain the Sources of Your Inc	come					
ı	=iII i	you have any income from employm n the total amount of income you receiv rities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	inesses, including part-time		ars?		
			Debtor 1		Debtor 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$12604.00	Wages, commissions, bonuses, tips Operating a business			
		or last calendar year: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$20000.00	Wages, commissions, bonuses, tips Operating a business			
	For the calendar year before that: (January 1 to December 31, 2014) YYYYY		Wages, commissions, bonuses, tips Operating a business	\$20000.00	Wages, commissions, bonuses, tips Operating a business			
lr p fi	nclu ubl ling ist	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits only once under Debtor 1.	s; royalties; and gambling and lo			
			Debtor 1		Debtor 2			
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)		
		rom January 1 of current year until ne date you filed for bankruptcy:						
		For last calendar year: (January 1 to December 31, 2015) YYYYY						
		or the calendar year before that: lanuary 1 to December 31, 2014) YYYY						

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Thomas Debtor 1 Marla __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives, any general partners; petatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including need for bankruptcy, and any managing agent, including need for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Dates of payment Total amount Amount you still owne Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment and all payments that benefited an insider. Dates of payment and all payments that benefited an insider. Dates of payment all lowe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code	tor 1	1 Marla			Tho	omas	Case number	(if known)
Insider include your relatives; any general partners; relatives of any general partners; partnerships of which you are an eageneral partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Dates of payment Amount you still owne Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of Total amount Amount you still owne Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of Total amount Paid Amount You still owne Insider's Name Number Street City State Zip Code Insider's Name Number Street Insider's Name Number Street		First Name		Middle Name	Las	t Name	-	
Yes. List all payments to an insider. Dates of payment	Insi con age	iders include your porations of which ent, including one	relatives; a gou are a for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment Total amount paid Amount you still owe Reason for this payment	✓	No						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of Payment Paid Payment Paid Payment Payment Payment Payment Paid Payment Payment Include creditor's name Insider's Name Number Street City State Zip Code		Yes. List all pay	ments to a	an insider.				
Number Street City State Zip Code								Reason for this payment
City State Zip Code		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount you still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Insider's Name Number Street Number Street Number Street	-	City	State	Zip Code				
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Insider's Name Number Street City State Zip Code		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Include creditor's name Insider's Name Number Street Insider's Name Number Street		Number Street						
Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		City	State	Zip Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street	insi	der? ude payments on No	debts guai	ranteed or cosigned	d by an insider. der. Dates of	Total amount	Amount you	
Number Street City State Zip Code Insider's Name Number Street					paymom	paid	Sum 5 11 5	Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street		Number Street						
Number Street		City	State	Zip Code				
		Insider's Name						
City State 7in Code		Number Street						

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Thomas Debtor 1 Marla Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2013 Hyundai Elantra 12/08/2016 \$0 SKOPOS FINANCIAL LLC Creditor's Name Explain what happened 500 E JOHN CARPENTER FWY Number Street Property was repossessed. Property was foreclosed. **IRVING** 75062 Texas Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Marla	Thomas	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, accounts or refuse to make a payment because		ank or financial institution, set off any a	nounts from your
	✓ No			
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date actio was taken	n Amount
				<u> </u>
	Creditor's Name			
	Number Street			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	0'1-1 7'- 0-1	<u></u>		
	City State Zip Code			
10	Within 1 year before you filed for bankruptov w	as any of your property in the	naccassion of an assigned for the honofit	of araditors a court
12.	Within 1 year before you filed for bankruptcy, w appointed receiver, a custodian, or another offi		possession of an assignee for the benefit	of creditors, a court-
	appointed receiver, a custodian, or another one	Ciai:		
	✓ No			
	블			
	Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy,	did you give any gifts with a t	otal value of more than \$600 per person?	
	□ Na			
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Decree to When You Open the O'ff			_
	Person to Whom You Gave the Gift			
	-			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	r croom a relationamp to you			
	- 			
	Person to Whom You Gave the Gift			
	Number Street			
	Mulliper Street			
	0.4			
	City State Zip Code			
	Person's relationship to you			
	· · · · · · · · · · · · · · · · · · ·			

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	Marla	Thomas (Case number <i>(if known)</i>	
	First Name Middle Name	Last Name		
. Wit	thin 2 years before you filed for bankruptcy,	did you give any gifts or contributions v	vith a total value of more than \$60	00 to any charity?
	l No			
✓				
	Yes. Fill in the details for each gift or contrib	oution.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Observe de Novembre			
	Charity's Name			
	· · · · · · · · · · · · · · · · · · ·			
	Number Street			
	01. 01.1. 71. 0.1.			
	City State Zip Code			
4.0.	List Certain Losses			
ι υ.	List dei tain Losses			
	Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance coverage include the amount that insurance	has paid. List loss	Value of property lost
		pending insurance claims on line 3 A/B: Property.	33 of Schedule	
		77B. Property.		
	List Certain Payments or Transfers			
abo	thin 1 year before you filed for bankruptcy, dout seeking bankruptcy or preparing a bankruptcy petition preparer bankruptcy petition preparer	ruptcy petition?		o anyone you consulte
abo		ruptcy petition?		o anyone you consulte
abo	out seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparer	ruptcy petition?		o anyone you consulte
abo	out seeking bankruptcy or preparing a bankruptcy petition preparer No	ruptcy petition? s, or credit counseling agencies for services Description and value of any pro	s required in your bankruptcy. Perty Date paymen	it Amount of
abo	out seeking bankruptcy or preparing a bankruptcy petition preparer No	ruptcy petition? s, or credit counseling agencies for services	s required in your bankruptcy. Date paymen or transfer	
abo	out seeking bankruptcy or preparing a bankruptcy or preparing a bankruptcy petition preparer No Yes. Fill in the details.	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	but seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm	ruptcy petition? s, or credit counseling agencies for services Description and value of any pro	s required in your bankruptcy. Date paymen or transfer	t Amount of
abo	but seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	but seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	but seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	but seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition preparer No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid 1101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid 1101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid 1101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid 1101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Number Street Chicago Illinois 60743 City State Zip Code Email or website address Person Who Was Paid Number Street	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	t Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Number Street Chicago Illinois 60743 City State Zip Code Email or website address Person Who Was Paid Number Street	ruptcy petition? s, or credit counseling agencies for services Description and value of any protransferred	perty Date paymen or transfer was made	Amount of payment

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Debte	or 1	Marla		Thomas	Case ni	umber <i>(if known)</i>			
		First Name	Middle Name	Last Name					
	help	hin 1 year before you filed o you deal with your credit not include any payment or	tors or to make paym		our behalf pa	ay or transfer a	any property to a	anyone	who promised to
	✓	No Yes. Fill in the details.							
				Description and value of transferred	any property		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street		•					
		Cit. Chala	7:a Coda						
		City State	Zip Code						
	the Incl	ordinary course of your bu	usiness or financial at and transfers made as s	security (such as the granting of					
		No Yes. Fill in the details.							
				Description and value of property transferred	any	Describe any payments recin exchange	property or eived or debts p	paid	Date transfer was made
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to yo	Zip Code u						
		Person Who Received Tran	sfer						
		Number Street							
		City State Person's relationship to yo	Zip Code u						
	ben	hin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to	a self-settle	d trust or simil	ar device of wh	ich you	are a
		No Yes. Fill in the details.							
	Ц	1 2		Description and value of	the property	y transferred			Date transfer was made
		Name of trust							

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Thomas Debtor 1 Marla Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Thomas Debtor 1 Marla Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Marla			Thomas	Case n	umber (if k	nown)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part	y in any judio	cial or administr	rative proceeding under	r any environmental	l law? Inc	lude settlen	nents and orde	ers.
	Ħ	Yes. Fill in the det	ails							
	Ш	103.1 111 111 110 001	ano.		• .					o
					Court or agency		Nature of	the case		Status of the case
		Case title								ouse
										Pending
					Court Name					
					NumberStreet					On appeal
		Case number			Number Street					Concluded
					City State	Zip Code				Concluded
					Oity State	Zip Gode				
Part	11:	Give Details Al	out Your E	Business or Co	onnections to Any Bu	ısiness				
27.	With	A sole propri A member of A partner in a An officer, di An owner of	etor or self-ef a limited liable a partnership rector, or matat least 5% cabove applie	employed in a tra bility company (Lo anaging executive of the voting or e	Describe the nat	er activity, either full- artnership (LLP) reporation business. ure of the business	_	Employer Ic include Soc EIN:	dentification n	
					Name of account	ant or bookkeeper				
		City	State	Zip Code				From	То	
					Describe the nat	ure of the business		include Soc	dentification n cial Security n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street						Dates busin	ness existed	
		32. 3.000			Name of account	ant or bookkeeper				
		City	State	Zip Code	_	·		From	То	
		Business Name			Describe the nat	ure of the business			dentification n cial Security n	umber Do not umber or ITIN.
								D. I. I. I		
		Number Street			N	and and sold		Dates busir	ness existed	
		-			mame of account	ant or bookkeeper				
		City	State	Zip Code				From	To	

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Deb	tor 1 Ma	arla			Thomas	Case number (if known)
	Fir	rst Name		Middle Name	Last Name	
28.	credit	n 2 years before tors, or other pa lo 'es. Fill in the det	rties.	bankruptcy, did yc	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	ш				Date issued	
					Date Issued	
	1	Name			MM/DD/YYYY	
	-				_	
	1	Number Street				
	7	City	State	Zip Code	_	
	`	Oity	State	Zip Code		
Par	t 12: S	Sign Below				
1	true and	d correct. I unde ruptcy case can	erstand that result in fine	making a false sta s up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Marla Thomas			<u> </u>
		Signati	ure of Debtor			Signature of Debtor 2
		Date 1	2/12/2016			Date
	Did vou	attach addition	al pages to \	our Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
			u. pugoo to	0 0		
	✓ No					
	Yes	3				
ı	Did you	pay or agree to	pay someon	e who is not an at	torney to help you fill out b	ankruptcy forms?
	✓ No					
İ	Yes	s. Name of persor	า			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

		nortnern	District of Illinois		
n re	Marla Thomas		Ca	ase No.	
_	Debtor				(If known)
			Cr	napter	Chapter 13
	DISCLOSURE OF	COMPENSA	TION OF ATTO	RNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing	of the petition in bankrupto	y, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	ccept			\$4,000.00
	Prior to the filing of this statement II	nave received			\$500.00
	Balance Due				\$3,500.00
2.	. The source of the compensation paid	d to me was:			
	✓ Debtor	Other (s	pecify)		
3.	. The source of the compensation paid	d to me is:			
	✓ Debtor	Other (s	pecify)		
4.	I have not agreed to share the abmembers and associates of my la		ensation with any other pers	on unless the	y are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the a			
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;				
	b. Preparation and filing of any	petition, schedules, st	atements of affairs and plar	n which may b	pe required;
	c. Representation of the debtor	at the meeting of cred	ditors and confirmation hear	ing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedi	ngs and other contested ba	nkruptcy matt	ters;
6.	. By agreement with the debtor(s), the	above-disclosed fee o	does not include the following	ng services:	
		CEF	RTIFICATION		
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.	e statement of any ag	reement or arrangement for	payment to n	ne for representation of the
	12/12/2016		/s/ Alex I	Nohr	
	Date		Signature of A	Attorney	
			Semrad Lav	v Firm	
			Name of la	w firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/12/2016		
Signed:			
/s/ Marla	Thomas		
		/s/ Alex Nohr	
Debtor(s))	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Thomas, Marla	Case No	
	Debtor(s)	Odse No.	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX
Ti knowledge		y that the attached list of creditors is to	rue and correct to the best of their
Date:	12/12/2016	/s/ Thomas, Ma Thomas, Marla Signature of Del	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

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THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

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- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
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- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
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- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 12/12/2016

Signed:

/s/ Marla Thomas

Debtor(s)

Attorney for Debtor(s)

lorded the

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Maria	Thomas	- Case Harrison In Allering	
First Name Part 6: Answer These Que	Middle Name Last Nar estions for Reporting Purposes	ne	
16. What kind of debts do you have?	16a. Are your debts primarily cons "incurred by an individual prim ☐ No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily busin money for a business or invest ☐ No. Go to line 16c. ☐ Yes. Go to line 17.	sumer debts? Consumer debts are defearily for a personal, family, or househousely for a personal family fam	old purpose." that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		7. Go to line 18. D you estimate that after any exempt prope will be available to distribute to unsecured	
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			
For you	correct. If I have chosen to file under Chapter of title 11, United States Code. I under under Chapter 7. If no attorney represents me and I did out this document, I have obtained and answer of the content of the c	eclare under penalty of perjury that the 7, I am aware that I may proceed, if elierstand the relief available under each a not pay or agree to pay someone who de read the notice required by 11 U.S. as chapter of title 11, United States Cook	gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed o is not an attorney to help me fill C. § 342(b).
	I understand making a false statemen	nt, concealing property, or obtaining m an result in fines up to \$250,000, or in	oney or property by fraud in
	Signature of Debtor 1	Signature of Det	otor 2
	Executed on 12/12/2016 MM / DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1	Marla		Thomas
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
Jnited States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below	
Andrew Control	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
9	√ No	
TOTAL	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
And the same of th		
2		
	Under penalty of perjury, l√declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Marla Thomas) ×
	Signature of Debtor 1/	Signature of Debtor 2
	Date 12/12/2016 MM/DD/YYYY	Date MM/DD/YYYY

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First Name			Thomas	Case number (if known)	
		Middle Name	Last Name	AND THE RESIDENCE OF THE PROPERTY OF THE PROPE	en and the second of the secon
	rs before you filed for other parties.	bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include	all financial institutions,
✓ No Yes. Fill ir	n the details below.				
			Date issued		
			MM/DD0000/	-	
Name			MM/DD/YYYY		
Number	Street		<u>-</u>	·	·
City	State	Zip Code			
Part 12: Sign Be	Now				
	ase can result in fine	es up to \$250,000,		erty, or obtaining money or property by frauce 20 years, or both. 18 U.S.C. §§ 152, 1341, 1	
	Signature of Debtor				
	Oignature or Debter	1		Signature of Debtor 2	
	Date 12/12/2016	1	-	Signature of Debtor 2 Date	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Thomas, Maria	Case No.	Case No.		
	Debtor(s)	0000 (10.1111111111111111111111111111111			
		Chapter.	Chapter13		
	VERIFICA	ATION OF CREDITOR MAT	RIX		
. Tr knowledge	ne above named Debtors hereby verify the.	nat the attached list of creditors is tr	ue and correct to the best of their		
Date:	12/12/2016	/s/ Thomas, Mar Thomas, Marla Signature of Deb			

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Debt	or 1 Marla First Name	Middle Name	Thomas Last Name	Case number (if known)					
16.	Calculate the median	family income that applies to y	you. Follow these ste	ps:	and the first first the community of the first term of the first t				
	16a. Fill in the state in w	hich you live.	Illinois	_					
	16b. Fill in the number of	of people in your household.	1	_					
	household	amily income for your state and s	To fi	nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	\$50,133.00				
17.	How do the lines comp	pare?							
				is form, check box 1, <i>Disposable income is not determined attion of Disposable Income</i> (Official Form 122C-2).	•				
	U.S.C. § 1325		Calculation of Dispo	neck box 2, Disposable income is determined under 11 osable Income (Official Form 122C-2). On line 39 of that					
Part	3: Calculate Your C	Commitment Period Under	11 U.S.C. §1325(b)(4)					
18.	Copy your total averag	e monthly income from line 11			\$1,112.43				
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.								
	19a. If the marital adjust	ment does not apply, fill in 0 on	line 19a,		-\$0.00				
	19b. Subtract line 19a	from line 18.			\$1,112.43				
20.	Calculate your current	monthly income for the year.	Follow these steps:						
	20a. Copy line 19b.				\$1,112.43				
	Multiply by 12 (the	number of months in a year).			x 12				
	20b. The result is your o	surrent monthly income for the ye	ar for this part of the	form.	\$13,349.16				
	20c. Copy the median fa	amily income for your state and s	ize of household from	n line 16c.	\$50,133.00				
21.	How do the lines comp	pare?							
	14 1	n line 20c. Unless otherwise orde is 3 years. Go to Part 4.	red by the court, on t	he top of page 1 of this form, check box 3, The					
		an or equal to line 20c. Unless ot <i>period is 5 years.</i> Go to Part 4.	herwise ordered by th	e court, on the top of page 1 of this form, check box					
Part	4: Sign Below		:						
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. * /s/ Marla Thomas								
	Signature of Del	btor 1		Signature of Debtor 2					
	Date 12/12/20 MM/DD/			Date MM/DD/YYYY					
		do NOT fill out or file Form 1220 fill out Form 1220-2 and file it w		39 of that form, copy your current monthly income from line	: 14				

US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON , WI 53704

SKOPOS FINANCIAL LLC PO Box 1640 Coppell , TX 75019

CUSTOM COLL SRVS INC 55 EAST 86TH AVE STE D MERRILLVILLE , IN 46411

Peoples Gas Light & Coke Co. 200 E. Randolph St. Chicago, IL 60601

City of Chicago - Dep't of Revenue PO Box 88292 Chicago , IL 60608

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604

IL Secretary of State 2701 S. Dirksen Parkway Springfield , IL 62723

CCSI PO BOX 10428 Merrillville , IN 46411

SOURCE RECEIVABLES MAN 4615 DUNDAS DR STE 102 GREENSBORO , NC 27407

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